



A-IV Impacts on Availability, Accessibility & Affordability

- A. Business Purpose and Financial Goals
- B. Compensation
- C. Availability and Accessibility
-  **D. Medical Management Policies and Practices- No Additional Slides**
- E. Operations
- F. Products
- G. Pricing
- H. Governance
- I. Regulation
















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

- A. Business Processes and Functions
- B. Competition
- C. Availability of Services
- D. Medication Availability
-  E. **Operations**
- F. Product
- G. Pricing
- H. Governance
- I. Regulation

When compared against local competitors, CareFirst's level of service is generally equal or superior across key metrics E.1.

CareFirst Ranked Against Local Competitors*

(Member Service "Touchpoints" Only)

Member Touchpoints	CareFirst of MD	GHMSI	BCBS of DE
Enrollment Process			
Proactive Member Contacts			
Access to Providers			
Claims Handling			
Customer Service (question or problem resolution)			

-  Better than the median rating of all BCBS plans
-  Equal to the median rating of all BCBS plans
-  Below the median rating of all BCBS plans

*Competitors scores are weighted based on local market share

Source: BCBSA Quarterly Survey, 12 months through Second Quarter, 2001

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